

CLAIMS

CLAIM No. 1.

1 A method performed by a customer for conducting a purchase of goods or
2 services over the internet, the purchase being made by a customer using a merchant
3 for goods or services which are to be provided at a delivery location, and wherein a
4 bank assures payment to the merchant for said purchase, comprising –

5 creating a customer account with the bank, said customer account being
6 associated with said customer; the customer account having verification information
7 contained therein, said verification information including information about at least
8 one of the following verification parameters:

9 customer delivery address information associating said customer
10 account with at least one authorized customer delivery
11 address;

12 customer computer identification information associating said
13 customer account with at least one authorized customer
14 computer which is identifiable by the bank;

15 authorized user identification information associating said
16 customer account with at least one authorized user
17 identification code; or,

18 authorized telephone caller identification information including at
19 least one authorized telephone caller identification code;
20 detecting when a customer chooses to pay the merchant using said bank;
21 communicating from the customer to the bank computerized order information
22 originating in connection with an order for chosen goods or services being sought
23 using the merchant by a user from an ordering computer;
24 said step of communicating from the customer to the bank being performed in
25 connection with computerized information about at least one of the following
26 verification variables:
27 an order delivery address indicating a location for the delivery of
28 the goods or services associated with the order;
29 ordering computer identification information obtained from the
30 ordering computer;
31 ordering user identification information obtained from the ordering
32 user when the order is placed;
33 ordering telephone caller identification information obtained when
34 the order is placed. ▣

CLAIM No. 2.

1 A method according to claim 1 wherein said step of communicating to the bank
2 is performed using at least two of said verification variables. ▣

CLAIM No. 3.

1 A method according to claim 1 wherein the customer contacts the merchant
2 internet site and builds an order file. ☐

CLAIM No. 4.

1 A method according to claim 1 wherein the customer contacts the merchant
2 internet site and builds an order file at least part of which is obtained by the bank in
3 said obtaining computerized order information. ☐

CLAIM No. 5.

1 A method according to claim 1 wherein the customer, banker and merchant are
2 in approximately simultaneous communication as the order is placed and assurance
3 of payment is communicated to the merchant. ☐

CLAIM No. 6.

1 A method according to claim 1 wherein:
2 communicating between the customer and merchant internet site to provide the
3 merchant with a first portion of a merchant order file in connection with placing said
4 order;
5 communicating between said customer and said bank to create a bank
6 customer order file;

communicating between the bank and the merchant to provide the merchant with a second portion of the merchant order file, said second portion of the merchant order file being based at least in part on said bank customer order file.□

CLAIM No. 7.

A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a customer information vehicle which is not via the internet.□

CLAIM No. 8.

A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a telephone line.□

CLAIM No. 9.

A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a telephone voice line.□

CLAIM No. 10.

A method according to claim 1 wherein said creating a customer account includes supplying at least some customer account verification information before the step of obtaining computerized order information.□

CLAIM No. 11.

1 A method according to claim 1 wherein said creating a customer account
2 includes supplying at least some customer account verification information using an
3 alternative communications carrier before the step of obtaining computerized order
4 information. ☐

CLAIM No. 12.

1 A method according to claim 1 wherein said creating a customer account
2 includes;

3 supplying at least some customer account verification information before the
4 step of obtaining computerized order information, and

5 supplying at least some customer account verification information using an
6 alternative communications carrier. ☐